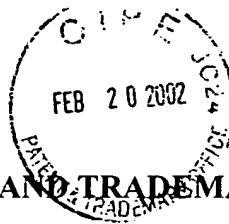


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UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant or Patentee: Gerald P. Sullivan

Serial No. or Patent No.: 09/624,732

Filed or Issued: July 25, 2000

Art Unit: 2165

Examiner: James Zurita

Title: **APPARATUS AND METHOD FOR CREATING AND MANAGING A  
FINANCIAL INSTRUMENT**

RECEIVED

FEB 27 2002

Assistant Commissioner for Patents  
Washington, D.C. 20231

Technology Center 2100

January 17, 2002

**REQUEST FOR EXTENSION OF TIME**

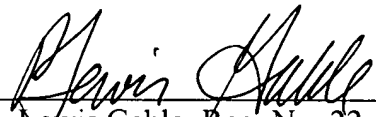
SIR:

A one-month extension of time is requested under 37 C.F.R. §1.136(b) within which to respond to the September 17, 2001 Office Action. Our check in the amount of \$55.00 is enclosed in payment of the one-month extension fee required by 37 C.F.R. § 1.17(b).

Please charge any additional fee or deficiency required at this time to Deposit Account No. 03-3415.

Respectfully submitted,

Date: January 17, 2002

  
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